

California Department of Insurance
Fiscal Year (FY) 2013-14 Informational Report on Intervenor Program Costs
FY 2014-15

California Insurance Code Section 1861.10 provides for consumer participation in Department proceedings conducted pursuant to Proposition 103. These consumer representatives (intervenor) are entitled to compensation for their reasonable advocacy fees and the expenses they incur in proceedings conducted by the Department.

Intervenor generally participate in two types of proceedings – rulemaking and prior approval rate hearings. The rulemaking matters relate to the promulgation of regulations intended to implement provisions of Proposition 103; costs are paid by Proposition 103. The prior approval rate hearings concern rate applications by specific insurance companies; costs are paid by insurers.

Intervenor Compensation FY 2013-14:

Intervenor	Matter Type	Award	Insurers	Average Rate Requested / Approved
Consumer Watchdog	Prior approval of insurance rates	\$109,858.50	The Standard Fire Insurance Company and Travelers Casualty Insurance Company	+6.9% / -6.22%, -8.10%, +5%, -6.71%, and +4.91%
Consumer Watchdog	Prior approval of insurance rates	\$432,489.47	CSAA	+3%/-9.3%
Consumer Watchdog	Prior approval of insurance rates	\$44,338.00	State Farm Mutual Insurance Company	+6.99%/+4.5%
Consumer Watchdog	Prior approval of insurance rates	\$65,007.50	California General Underwriters Insurance Company	N/A, class plan application
Consumer Watchdog	Prior approval of insurance rates	\$1,068,704.00	Mercury Casualty Company	+8.8%/-5.4%
Consumer Watchdog	Prior approval of insurance rates	\$110,510.00	State Farm General Insurance Company	0%/-12.6%
Consumer Watchdog	Prior approval of insurance rates	\$43,010.00	Interinsurance Exchange of the Auto Club	0%/-4.1%
Consumer Watchdog	Prior approval of insurance rates	\$60,045.50	Coast National Insurance Company	+6.99%/+4.5%
Consumer Watchdog	Prior approval of insurance rates	\$42,847.50	Progressive West Insurance Company	+6.9%/+5.9%
Consumer Watchdog	Prior approval of insurance rates	\$44,296.00	Farmers Insurance Exchange, Mid-Century Insurance Company, and Truck Insurance Exchange	+6.9%/+3.2%
Consumer Watchdog	Regulatory Action—Setting Rates for CAARP	\$21,500.50 (Paid by CAARP)	California Automobile Assigned Risk Plan	+6.7%/-2.8%
Consumer Watchdog	Prior approval of insurance rates	\$54,046.00	GEICO Indemnity Company, GEICO General Insurance Company, and Government Employees Insurance Company	+2.21%/+1.08%
Consumer Watchdog	National Asian American Coalition	\$47,844.00	Mercury Casualty Company	+12.3%/+8.26%
Consumer Watchdog	Prior approval of insurance rates	\$269,242.18	Mercury Casualty Company	+12.3%/+8.26%
Consumer Watchdog	Prior approval of insurance rates	\$46,468.75	Farmers Insurance Exchange, Fire Insurance Exchange, Mid-Century Insurance Company	+6.9%/+3.8%
Total Insurers		\$2,438,707.40		
Total Proposition 103		\$0.00		